IN THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF ALABAMA

CHERYL HALL FRAZIER)	
PLAINTIFF,)	
)	
V.)	CIVIL CASE NO.:
)	1:07-mc-03379-MHT
ACCREDITED HOME LENDERS,)	
INC., d/b/a HOME FUNDS DIRECT)	
)	
DEFENDANT.)	

CONFLICT DISCLOSURE STATEMENT

COMES NOW Accredited Home Lenders, Inc., a Defendant in the above-captioned matter, through counsel, in accordance with the Order of this Court, and makes the following disclosure concerning parent companies, subsidiaries, partners, limited liability entity members and managers, trustees (but not trust beneficiaries), affiliates, or similar entities reportable under the provisions of the Middle District of Alabama's General Order No. 3047:

This following entities and their relationship to the party are hereby reported:

Reportable Entity	Relationship to Party
Accredited Home Lenders Holding Co.	Parent Company
Accredited Investments, LLC	Parent Company of Accredited Home Lenders Holding Co.
Accredited Holdings, LLC	Parent Company of Accredited Investments, LLC
Lone Star Fund V (U.S.), L.P.;	Managing Members of Accredited Holdings,
HudCo (Global) V, L.P.;	LLC
HudCo Partners V (Americas), L.P.;	
LSF V International Finance, L.P.	

Respectfully submitted, this the 13th day of December, 2007.

ACCREDITED HOME LENDERS, INC.

s/ J. Douglas Minor, Jr. J. DOUGLAS MINOR, JR. [MSB #10045]

OF COUNSEL

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CERTIFICATE OF SERVICE

I hereby certify that on December 13th, 2007, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

Earl P. Underwood, Jr. Law Offices of Earl P. Underwood, Jr. P.O. Box 969 21 South Section Street Fairhope, AL 36533-0969

Respectfully submitted,

s/ J. Douglas Minor, Jr.